RULES

OF THE

BENGAL CIVIL FUND,

WITH LATEST REVISIONS.

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BENGAL CIVIL FUND.

[*In operation from the 1st January* 1850, *with revisions to* 31*st December* 1880.]

Article i.

Object of Fund.

THE object of the Bengal Civil Fund shall henceforth be to provide for the widows and children of deceased Members, without reference to any property they may possess or acquire.

Article ii.

How supported.

The Fund shall be supported by the contributions of Covenanted Civil Servants on the Bengal Establishment now subscribing, or who may hereafter join the Service, aided by the donation of the Government.

Article iii.

Rates of subscription.

The Subscribers shall contribute, from the 1st January 1850, at the following rates of percentage on their salaries and other authorized public emoluments, including furlough and subsistence allowance :—

Married Subscribers, 4½ per cent.
Widower and unmarried Subscribers, 2½ per cent.

The term 'public emoluments' in this rule includes all fixed allowances received by subscribers employed out of India with the sanction of Government.

The subscriptions on this account being liable to increase or decrease according to the necessities of the Fund, as ascertained by a quinquennial adjustment of its assets and liabilities.

"Native gentlemen who were Members of the Bengal Civil Service on the 15th May 1872, and in whose covenants the condition of subscription to the Fund was inserted before that date, shall be admitted as Subscribers, on the condition that subscriptions shall not at any time be accepted on behalf of a wife married during the lifetime of another wife, or on behalf of a child born of a wife married during the lifetime of another wife, and that such wife and such child shall receive no allowance from the Fund."

Article iv.

Additional subscription for children.

Married and widower Subscribers, with families, desirous of securing the benefits of the Fund for all or any of their children, shall contribute further for such children from the 1st April 1852 at the following rates:—

Married Subscribers—For each unmarried daughter, ½ per cent.; for each son under the age of 21 years, ½ per cent.
Widower Subscribers—Double the above rates.

It shall be optional to a Subscriber to continue his payment at ordinary or at widower rates, as the case may be, on account of any son who may, on his attaining the age of 21 years, be reported to the Managers to be wholly incapacitated by reason of infirmity from earning his livelihood; such payments must be continued up to the date of the Subscriber's decease, and the Managers must be satisfied that the infirmity was not produced by causes within the control of the invalid.

Subscribers divorced from their wives shall contribute at the same rates as those levied from widower Subscribers, and the Managers shall have discretionary authority, on satisfactory proof of adultery being furnished, to allow such Members to subscribe at the reduced rates in anticipation of a legal judgment of divorce being obtained.

Article v.

Fine for failing to report marriage or birth.

Subscribers, whether in Europe or India, are required to intimate to the Secretary to the Fund the date of their marriage, and of the birth of each child, within one month

after the date of the occurrence. On failure of such intimation within the prescribed time, but if made within three months, the additional subscriptions will be levied with interest at 8 per cent., and a fine of Rs. fifty (50); and if made within six months, with interest at 8 per cent., and a fine of Rs. one hundred (100). After six months, the admission of the wife or child to the benefits of the Fund will be dependent on the decision of a General Meeting, subject to such penalty, not being less than Rs. one hundred (100) in the case of a child, or Rs. five hundred (500) in that of a wife, besides arrears of subscriptions, with interest at 8 per cent., as the Meeting may determine upon in each case.

Every married Subscriber shall be at liberty to submit, for the examination of the Managers, a certificate of his marriage, and a certificate of baptism or of birth of his wife. Should such certificates be accepted, the dates shall be recorded, and it shall not ordinarily be necessary thereafter to give evidence regarding the facts.

Article vi.

Fines on marriage.

In the event of a difference of age between a Subscriber and his wife exceeding ten years, a penalty, proportionate to the injury to the Fund, caused by such inequality, shall be levied at the time of marriage, according to the scale of fines annexed to the Circular of the 10th January 1859. (Copy of the table of fines up to the age of 57 is appended for ready reference.)

Subscribers are required to inform themselves of the amount of the penalty by consulting the table of fines drawn out with reference to this rule; and if the penalty be not paid on the date of marriage, interest shall be levied on the amount. An intimation shall, however, be made from the Fund Office, as soon as the Secretary is in a position to make it, of the amount of the penalty due from a Subscriber. If the amount of penalty be not paid within one month of the receipt of intimation from the Fund Office of the sum due, interest will be charged on the said amount from the date of marriage to the date of payment, at the rate of 8 per cent. per annum, unless it can be shown that the cause of delay in payment was beyond the control of the Subscriber, in which case interest

will be charged at 5 per cent. per annum. If the amount be paid up at any time subsequent to the date of marriage, either previous to the receipt of intimation from the Fund Office of the sum due, or within one month of the receipt of such intimation, interest will be charged at the rate of 5 per cent. per annum from the date of marriage to the date of payment.

When a Subscriber communicates the fact of his marriage, he should state the Christian name or names and surname of his wife, and the date of her birth.

Article viii.

First.—Subscribers who may hereafter retire from the service on annuities, wishing to secure to their widow and children the full benefits of the Fund, must, on retirement, make up the amount of their subscriptions with interest to Rs. 25,000.

Second.—Subscribers hereafter so retiring from the service may at their option, by making up the amount of their subscriptions, with interest either to Rs. 18,750, or to Rs. 12,500, or to Rs. 6,250, secure to their families in the first case three-quarters, and in the second one-half, and in the third one-quarter of the amount of pensions and other allowances granted to the family of a Subscriber dying in the service, or of an annuitant who has made up on retirement the full amount of Rs. 25,000

Provided that in the case of a Subscriber compelled to retire on an invalid allowance, no payment shall be required to secure half benefits to a wife or children existing at the time of retirement, and to children born of such wife after retirement

Third.—In the case of a Subscriber marrying after retirement, he shall contribute for his wife and for his children, the issue of such marriage, at the rates levied from Subscribers in the service on their allowances; an option being allowed to each Subscriber of paying up once for all, either at the time of his marriage or at any subsequent period, the value of his contributions according to Tables of Mortality, which, upon the advice of an Actuary, may be adopted by the Managers. This commutation will be calculated at 5 per cent. in the following manner: additional subscriptions on the joint lives

of husband and wife, and extra contribution for children on the joint lives of father and child. Every retired Subscriber so commuting will also be liable to pay or commute for each child afterwards born and in case of subsequent marriage, for the wife so married. Provided that no subscriber so contributing or commuting shall obtain for his family a higher scale of benefits than that secured by him at retirement under the first and second clauses of this rule.

Article viii.

Realization of subscriptions.

The amount of contribution or penalty payable by each Subscriber in the service shall, with the permission of Government, be deducted by the officer passing the monthly pay-bills of Civil Servants, and be transferred to the Treasurer of the Fund, in such manner as may be found most advantageous to the Fund, under the direction of the Committee of Managers; and all Subscribers, from whose salaries deductions may be made less than may be due from them, shall be obliged, on discovery of the error, to make up the difference to the Fund, with interest thereon at the rate of 5 per cent. per annum.

Article ix.

Annuitants' subscriptions.

Annuitants shall pay their subscriptions either to the Agents of the Fund in England, or the Treasurer of the Fund in Calcutta, under the rule prescribed in Article XXXVII.

Article x.

The Treasurer to the Fund.

The Secretary and Treasurer to the Bank of Bengal shall, with the permission of Government, be Treasurer to the Fund; and all money, and securities for money, belonging to the Fund in India shall, with the like permission, be kept in the Treasury of the Government of India at the said

Bank, subject to the direction and control of the Managers of the Fund.

Article xi.

Fund Agents in England.

The Managers of the Fund in India shall nominate such persons as may appear to them proper to act as Agents for the Fund in England; and any money that may be required for the disbursements of the Fund in Europe shall be drawn for by, or remitted to, the Agents as may be most advantageous to the Fund, in such manner as the Managers, under the control of the Subscribers, from time to time may determine.

Article xii.

Proceedings forwarded to Agents for information of Subscribers.

A duplicate copy of all rules and resolutions, which may be passed relative to the Fund, shall be transmitted to the Agents in England for their information and that of all persons who may apply to them upon the subject.

Article xiii.

Half-yearly Meetings.

A Half-yearly General Meeting of the Subscribers to the Fund shall be held at the Presidency of Fort William in the months of January and July of each year, on a day to be fixed by the Committee of Managers, and notified in the *Gazette of India*, the *Calcutta Gazette*, and the Gazettes of the North-Western Provinces and the Punjab, in two of the daily Calcutta papers, and in not less than two newspapers published in the North-Western Provinces, two months before the day so fixed upon.

Article xiv.

Special General Meetings.

The Committee of Managers, or any nine Members of the Institution, may also convene a Special General Meeting at the Presidency by public notice: provided that the

day fixed for holding such Special Meeting, and the object of it, be advertised, in the manner prescribed in the foregoing article, for the general information of the Subscribers.

Article xv.

Rules for General Meetings.

All questions proposed at a General Meeting, whether Half-yearly or Special, shall be determined by a majority of votes. but the concurrent voices of at least nine Members shall be requisite to carry any motion whatever. The resolutions or proceedings of all General Meetings shall be signed by the Chairman, and published in the *Gazette of India*, the *Calcutta Gazette*, and the Gazettes of the North-Western Provinces and the Punjab. They shall also be printed and circulated to the Subscribers. The presence of nine Members shall be necessary to form a Meeting; and in the event of an insufficient attendance. the Secretary shall be empowered to fix an adjourned date for such Meeting by advertisement in the *Calcutta Gazette* and Calcutta papers, not being later than fifteen days after the day originally appointed for the Meeting: provided that all proxies which were sent in to be polled on the day originally appointed be polled at such adjourned Meeting.

Article xvi.

Notice of amendments of the rules.

Should the Managers or any Member or Members be desirous of bringing forward at a Half-yearly Meeting any new general question, or any question involving an increase or diminution of the rate of contribution now fixed. or any essential addition to, or alteration in, the rules and principles of the Institution now established, or any case not distinctly provided for under these rules, due notice of the purport thereof shall be given in the *Gazette of India*, the *Calcutta Gazette*, and the Gazettes of the North-Western Provinces and the Punjab, in two of the daily Calcutta papers, and in not less than two newspapers published in the North-Western Provinces, at least two months before such Meeting.

Confirmation by Service.

Provided, however, that on such questions and cases no resolution of a General Meeting, whether Half-yearly or Special, shall be conclusive; but the determination of the Meeting shall be referred to the Subscribers at large, for final adoption or rejection, by the transmission of their votes to the Managers within two months after the day of issuing the notice, either by advertisement or by separate letters to each Subscriber, as may be determined by the Meeting. It shall be the special duty of the Chairman of any Meeting to require attention to this rule.

Article xvii.

Revision of resolutions.

The resolution of a General Meeting, on any question not falling within the provisions of the preceding article, shall be open to revision after two months' previous notice given through the Secretary, and published in the *Gazette of India*, the *Calcutta Gazette*, and the Gazettes of the North-Western Provinces and the Punjab, in two of the daily Calcutta papers, and in not less than two newspapers published in the North-Western Provinces, of a motion to that effect at the next General Meeting, which may be held at a period of not more than four months subsequently to the General Meeting at which such resolution was passed, and two months subsequently to the date of the notification above prescribed; but the resolution of such subsequent Meeting on such question shall be final and conclusive: provided always that no resolution of a prior Meeting shall be reversed or altered at a subsequent Meeting, except by a majority consisting of as many votes, at least, as decided the question in the first instance. All resolutions not subjected to revision under this article shall be deemed final and conclusive.

Article xviii.

Proxy votes.

Upon all questions duly advertised for discussion at any Half-yearly or Special General Meeting, all Subscribers shall be allowed to deliver their sentiments and votes by proxy. General proxies will only be allowed on behalf of Members who have left India, and, unless revoked, will be of force during the absence of

such Members, or until the receipt of intelligence of their death.

Parties holding general proxies shall be entitled to vote on any question whatever that may arise. The holder of a special proxy shall be entitled to vote on any point connected with the question for which the special proxy was given that may be discussed at the meeting summoned for its determination.

No person shall hold a general or special proxy, or be entitled to vote at any General or Special Meeting, who is not a Subscriber to the Fund.

It shall be the duty of the Chairman of every General Meeting, after taking the votes of those present on each question, to call for the votes of proxies on the same question; the Chairman shall examine the proxies to see if they are in the prescribed form; and if not, shall reject them.

For forms of general and special proxies, see A and B of the appendix.

Article xix.

Annual Accounts.

The Annual Accounts of the Fund shall be made up to the end of March, and submitted by the Managers at the Half-yearly General Meeting of the Subscribers to be held in the month of January of each year. After being approved by the Meeting, a general statement of the state of the Fund shall be published for the information of the Subscribers in the *Gazette of India*, the *Calcutta Gazette*, and the Gazettes of the North-Western Provinces and the Punjab.

Article xx.

Powers of Managers.

The Committee of Managers, or the majority of those present at a Meeting of five or more, or, if less than five be present, any three Members of the Committee who may concur in opinion, shall be competent to decide, in the first instance, upon all matters connected with the Fund not expressly reserved for the determination of a General Meeting, but every act of the Managers shall be liable to revision and control by the resolution of a General Meeting. It shall, moreover, be the duty of the Managers

to report at the Half-yearly Meetings the matters determined by them in the expired period.

Article xxi.

The Secretary and Accountant.

The Committee of Managers shall, subject to the control of a General Meeting, appoint the Secretary and Accountant to the Fund, and shall fix such allowance for him, payable from the Fund, as they may consider adequate to his services. The officer so appointed shall act under the immediate directions of the Committee of Managers, and shall also attend and obey the instructions of all General Meetings of the Subscribers, the proceedings of which and of the Committee of Managers and generally all papers appertaining to the Institution, which may not be entrusted to the Treasurer in India or the Agents in England, shall be kept under the charge of such Secretary and Accountant, and shall, on application to him or to the Committee of Managers, be open to the inspection of any of the Subscribers of the Fund.

It is to be understood that the Secretary and Accountant appointed as above shall not be subject to removal from his situation by any future Committee of Management, but in concurrence with a majority of Subscribers at a General Meeting held as prescribed: provided, however, that it shall, at any time, be competent to the Committee to suspend the said Secretary and Accountant from the exercise of his functions and to delegate them to another, pending the disposal of the question which may have given rise to such a proceeding.

Article xxii.

The affairs of the Fund shall be conducted by a Committee of Managers composed as follows:—

The management of the Fund.

(a).—Seven *ex-officio* Managers, as specified below, or so many of them as may for the time being be residing in, or in the neighbourhood of, Calcutta, provided such officers are Subscribers to the Fund, viz:—

(1) The senior Puisne Judge of the High Court of Fort William, who is a member of the Covenanted Civil Service.

(2) The Secretary, Government of India, Home Department.
(3) The Secretary, Government of India, Financial Department.
(4) The Comptroller-General.
(5) The Accountant-General, Bengal.
(6) The Legal Remembrancer.
(7) The Collector of Customs.

(b).—Five elected Managers, who shall be Subscribers and shall be elected at a General Meeting of Subscribers to be held in January of each year in Calcutta. Any elected Manager taking leave for a period of, or exceeding, six months, shall be held to have resigned his office.

Provided that the elected Managers shall not be chosen from among the *ex-officio* Managers, and in the event of an elected Manager being appointed to an office, in virtue of which he becomes an *ex-officio* Manager, for a period exceeding three months, he shall be held to have resigned his office as an elected Manager; and the Managers shall thereupon in this case, as well as in the case referred to in the above preceding clause of an elected Manager taking leave for a period of, or exceeding, six months, proceed to elect a Manager in his place from among the subscribers, and shall duly report the same for the approval of subscribers at the next General Meeting.

Article xxiii.

Applications for admission to Fund benefits.

All applications for admission to the benefits of the Fund shall be made to the Committee of Managers. The Managers, after calling for any further information which may appear to them requisite, are to submit the application, and the decision they may have come to thereupon, for the determination of the Subscribers at the next General Meeting. In cases of emergency and distress, when the Managers may consider the party for whom the application is made clearly entitled to the benefit of the Fund, they are authorized to advance such proportions of the fixed allowances hereafter specified as may appear to them indispensably requisite, till a final determination can be passed by the Subscribers at the next General Meeting aforesaid.

Article xxiv.

Widow's pension.

The widow of every Subscriber who may die on or after the 1st January 1850, and by whom the additional subscription levied from that date from married Subscribers has been paid, shall, on furnishing a certificate of baptism, or a declaration, on honor, of her age, together with a certificate of marriage, and of the death of her husband, with the date of his decease, be entitled to receive, subject to the deduction provided for in Article VII a pension of £300 (three hundred pounds sterling) a year if residing in Europe, or Rs. 300 (three hundred rupees) a month if residing in India.

Article xxv.

Effect of divorce.

No widow shall be entitled to the benefits of the Fund who may have been separated under a legal decision from her husband for misconduct on her part, or who may be known to have been living in a state of adultery, though not divorced or separated from him by law.

Article xxvi.

Effect of re-marriage.

One-half of the pension of a widow shall cease upon her re-marriage.

Article xxvii.

Effect of second widowhood.

A widow admitted to the benefit of the Fund, and losing a moiety of her allowance by marriage, shall be entitled, on again becoming a widow, to receive from the Fund the same allowance that she received previous to her last marriage If her last husband be a Subscriber to the Fund, she becomes again entitled to the benefit of the Fund as his widow. But in no case shall a widow receive from the Fund more than one full pension of £300 a year in England, or Rs. 300 a month in India.

Article xxviii.

Daughters' pensions and marriage donation.

On the death of any Member of the Fund, on or after the 1st January 1850, leaving a daughter or daughters born in lawful wedlock, for whom the additional subscription of ½ per cent. indicated in Article IV has been paid, an allowance shall be made to every such daughter from the Fund, to be paid in England or India, as circumstances may require (without any reference to property), at the following rates:—

Till five years of age, Rs. 30 a month in India, or £30 a year in England.
From the commencement of the sixth year to the end of the eighth year, Rs. 40 a month in India, or £60 a year in England.
From the commencement of the ninth year to the end of the eleventh year, Rs. 50 a month in India, or £80 a year in England.
From the commencement of the twelfth year till marriage, Rs. 60 a month in India, or £100 a year in England.

And these allowances shall be increased by one-half if, or after, the wife or widow of such member shall have died.

A donation of £300 will also be paid to each daughter on her marriage.

Article xxix.

Sons' pensions.

On the death of any Member of the Fund, on or after the 1st January 1850, leaving a son or sons born in lawful wedlock, for whom the additional subscription of ½ per cent. indicated in Article IV has been paid, an allowance shall be made to every such son from the Fund, to be paid in England or India, as circumstances may require (without any reference to property), at the following rates:—

Till five years of age, Rs. 30 a month in India, or £30 a year in England.
From the commencement of the sixth year to the end of the eighth year, Rs. 40 a month in India, or £60 a year in England.
From the commencement of the ninth year to the end of the eleventh year, Rs. 50 a month in India, or £80 a year in England.
From the commencement of the twelfth year to the end of the sixteenth year, Rs. 60 a month in India, or £100 a year in England.

And these allowances shall be increased by one-half if, or after, the wife or widow of such member shall have died.

From the commencement of the 17th to the end of the 21st year the allowance shall be Rs. 90 a month in India, or £150 a year in England; and this allowance shall be increased by Rs. 30 a month in India, or £50 a year in England, if, or after, the wife or widow of such member shall have died.

Provided, that at any time between the age of sixteen and twenty-one, on being settled in any profession or employment, he may receive in advance the whole amount of the annuity due to him up to the end of his twenty-first year, his claim on the Fund ceasing.

Pension to sons unable to earn a livelihood.

Provided, also, that the Managers may continue the whole or any part of his pension to any son of a deceased Subscriber, who at any time subsequent to the 31st March 1868, may have attained or may attain to the age of 21 years, and who may be proved, to their satisfaction, to be wholly incapacitated from gaining his livelihood, such incapacity being produced by causes beyond his control, and being duly certified from time to time in such way as to the Managers may seem sufficient.

Provided, further, that the Managers may, under similar conditions as to medical certificates, admit to Fund benefits, either in whole or in part, the son of a Subscriber, even though such son shall have previously attained his majority, if he is wholly incapacitated from earning his livelihood, provided that subscriptions have been paid on his account, under Article IV, up to the date of his father's decease. Should the Managers decide to reject such an application for admission to Fund benefits, they shall refund to the legal representatives of the Subscriber, without interest, all subscriptions received on account of such incapacitated son from the close of his twenty-first year.

This rule thus amended shall be given retrospective effect in regard to all sons of deceased Subscribers who may be found to the satisfaction of the Managers, to be at this present time (October 1871) incapacitated as above from earning their livelihood.

Article xxx.

Donation to families.

On the death of a Subscriber, a donation shall be paid to his widow, or if there be no widow, to his surviving child or children, who by

his death become entitled to receive allowances from the Fund, according to the following scale :—

(*a*) If the Subscriber dies before retirement, £300 sterling, or the equivalent thereof at the rate of exchange of the day

(*b*) If the Subscriber dies after retirement, £200 sterling, or the equivalent thereof at the rate of exchange of the day.

It shall be in the discretion of the Managers to pay this donation in anticipation of the receipt of the formal evidence required for the admission of the family to the benefits of the Fund.

Article xxxi.

Posthumous children.

In the case of a posthumous child, if the Subscriber, its father, had no other children, or if, having other children, he contributed for them the extra payment prescribed by Article IV, the same allowances shall be granted to it as if the extra contribution had been paid on its account; but if the father of a posthumous child, having other children, did not contribute the extra payment prescribed by Article IV for the youngest child living at the time of his death, the posthumous child shall not be entitled to derive any support from the Fund.

Article xxxii.

Payment of widows' pensions.

The pensions of widows who may be admitted to the benefit of the Fund shall be paid in advance quarterly to themselves or to their authorized agents, but the acknowledgment of the widow herself shall be taken for all sums paid on her behalf

Article xxxiii.

Payment of children's pensions.

The allowances granted from the Fund for the maintenance and education of children shall be paid in advance quarterly to their guardians or relatives having the care of them, or to such persons as may be entrusted with the disbursement of the sums allotted for them, either by the Managers of the Fund in India or by the Agents of the Fund in England. No

advances made under this or the preceding rule shall be liable to be recovered on the death, marriage, or coming of age of any Incumbent on the Fund.

Article xxxiv.

Pensions paid quarterly in advance.

The pensions payable quarterly in advance to widows and children under Articles XXXII and XXXIII shall be considered due on the 1st of January, 1st of April, 1st of July, and 1st of October, in each year; and should any pension be left undrawn in the hands of the Home Agents of the Fund beyond three months after it becomes due, the same shall be at the risk of the pensioner.

Article xxxv.

Declaration by guardians, &c.

The mother, guardian, or other person who may be in charge of any child or children entitled to a provision under Articles XXVIII, XXIX, and XXXI of these rules, or any other person who may be authorized to receive the same on account of such child or children, shall, on each occasion of payment, before receiving the annuity payable, or any part thereof, take and subscribe, before a Justice of the Peace or other competent officer, a solemn declaration according to Form C of the appendix; and such declaration shall be dated and signed on or subsequent to the day on which the annuity is claimable, and shall, in the event of the widow, guardian, or other person entitled to receive the same, being in Europe, be delivered to, and left with, the Agents for the Fund in England, or if such widow, guardian, or other person shall be in India, it shall be delivered to, and left with, the Managers of the Fund for the time being.

Article xxxvi.

Subscription when on leave in Europe without pay.

If a Subscriber to the Fund, continuing in the Civil Service, and wishing to retain his interest in the Fund, shall have proceeded to, or remain in, Europe otherwise than on

furlough or subsistence allowance, he shall be required, while absent from India, to pay to the Fund a monthly subscription equal to that which he would have been required to pay if on subsistence allowance: provided, however, that no Subscriber shall be permitted to avail himself of the above rule for any period exceeding five years from the date of his departure from India.

Article xxxvii.

Penalty for failure to pay subscriptions.

If any Subscriber, absent from India, either on furlough or otherwise, shall omit to pay his subscription for the period of one entire year, his family shall not, in the event of his death during his absence, have any claim upon the Fund. It shall be the duty of the Managers to cause a written communication to this effect to be made to every Subscriber so discontinuing his subscription; and it shall be competent to a General Meeting to admit to the benefits of the Fund the family of any such defaulting Subscriber on good and sufficient cause being shown for the omission, and on payment of all arrears, with interest at 8 per cent. On the return to India of a Subscriber who has failed during his absence to pay the full amount of his subscriptions, his allowances will be subject to the same rate of deduction as those of other Subscribers; and on all arrears of subscription being made good, with interest at 8 per cent., his family will be entitled, in the event of his death, to the full benefits of the Fund.

Article xxxviii.

Effect of suspension.

If a Subscriber to the Fund shall be suspended from the Service, and shall die during the period of his suspension, his widow and children shall be entitled to the benefits of the Institution in like manner as if he had not been suspended, provided he continue to pay at the rate fixed on his actual allowances under Articles III and IV.

Article xxxix.

Effect of dismissal from Service.

If a Subscriber to the Fund shall be dismissed from the Service, in the event of his death, his widow and children shall have no claim to the benefit of the Institution, and he shall not be allowed to retain any interest in the Fund by making any payment whatever.

Article xl.

Rules for admission of persons entering Service with priority of rank.

Any person admitted into the Bengal Civil Service, with permission to take rank in that Service above any person that has been a Subscriber to the Fund for a longer period than one year, shall not be entitled to become a Subscriber to the Fund, except upon the following conditions, viz.:—

First.—If the individual so circumstanced shall be unmarried, he shall not become a member of the Fund except on condition of his paying to the Treasurer, within a period not exceeding six months from his commencing to receive salary from the Government, a sum of money equal to the average amount of the aggregate subscriptions of the unmarried Members in whose year the individual wishing to subscribe may rank in the Bengal Civil Service, with interest thereon at the rate of 5 per cent. per annum.

Second.—If the individual so circumstanced shall be married or be a widower, having a child or children, he shall not become a Member of the Fund, except on condition of his paying to the Treasurer, within a period of six months from his commencing to receive a salary from the Government, a sum of money equal to the average amount of the aggregate subscriptions of the married Members, retaining a contingent interest in the Fund, in whose year the individual wishing to subscribe may rank in the Bengal Civil Service, with interest thereon at the rate of 5 per cent. per annum.

Third.—Any applicant giving to the Secretary of the Fund a written authority for the deduction of 20 per cent. from his future monthly allowances until the sums due from him under the above rules, with interest at the rate of 5 per cent. per annum, be paid up, shall be considered as having

fulfilled the conditions required of him: provided always that his family shall not benefit from the Fund if he quits the Service before paying up the whole amount due from him.

Fourth.—The Managers are authorized to admit applicants in the first instance, agreeable to the foregoing rules; but in all such cases the application shall be submitted for confirmation at the next General Meeting.

Article xli.

"Appropriated Funds."

The actual value of all annuities granted under the foregoing rules, as well as those already granted, shall be passed to a separate account on the books of the Institution, under the head of "Appropriated Funds," agreeably to the value shown in the annexed tables, or any other which, on the recommendation of a professional actuary, may hereafter be adopted, provided that until the state of the Fund will admit of this rule being fully carried out, the Managers shall be at liberty to suspend such portion of it as relates to the pensions of Incumbents under the Old rules.

Article xlii.

Quinquennial valuation of the Appropriated Funds.

On the 30th April 1853, and subsequently at the close of every fifth year, the Managers shall, according to these tables, calculate the actual values of the pending annuities to widows and children of deceased Members, and shall then compare the total of their values with the assets belonging to the Appropriated Funds of the Institution. Should these assets exceed in value the said total, the difference shall be transferred back to the credit of the Unappropriated Funds, and be available for the purposes of the Institution; on the other hand, should the value of the said assets be less than the total aforesaid, the deficiency shall be supplied by a transfer from the latter branch to the former.

Article xliii.

Quinquennial valuation of the Unappropriated Funds.

At the same periods, the Managers shall prepare and submit a complete valuation of the assets and probable liabilities of the Unappropriated Funds, and found thereon a recommendation for an increase or decrease of the contributions according to the necessities of the Institution.

Article xliv.

Old rules to be applicable to all who retired before 31st December 1849.

It is hereby declared that the Old rules of the Bengal Civil Fund, as they stood on the 31st December 1849, are, and will continue hereafter to be, in force in respect to the families of Subscribers who died on or previous to that date, as also to the families of all Subscribers, then retired from the Service, who have retained a contingent interest in the Fund. And all allowances granted to such families will be regulated as heretofore, according to the provisions of those rules, in the same manner as if the New rules had not been passed: provided that every widow now deriving support from the Fund shall, in case of re-marriage, be entitled to an allowance of £150 a year if residing in Europe, or Rs. 150 a month if residing in India, subject to limitation under the Old rules to the extent of any private income she may possess or acquire in excess of £100 a year, or Rs. 100 a month, as the case may be.

APPENDIX.

Form A of General Proxy.

I, A. B., do hereby authorize and appoint C. D. to vote for me upon all questions to be determined at the General Meetings of the Subscribers to the Civil Fund, and I hereby bind myself to abide by the vote to be given in my behalf, the same as if I myself had been present and voted at such meeting.

(Sd.) A. B.

Form B of Special Proxy.

I, A. B., do hereby appoint C. D. to vote for me on all points connected with the following question* to be discussed at the General Meeting of the Subscribers to Civil Fund, appointed to be held on the

(Sd.) A. B.

Form C, referred to in Article xxxv.

I, A. B (mother, guardian, or relative of the child or children) of C. D. formerly a Civil Servant on the establishment of Bengal in the East Indies, do hereby solemnly and sincerely declare that (here enter at full length the names and ages of the child or children of the deceased) a child (or children) of the said C. D. is (or are) at this time alive.

(Sd.) A. B.

Acknowledged and declared at , this day of before me.

(Sd.)

SCALE OF FINES.—(*Age of Wife on last Birthday.*)

Age of Husband on last Birthday.

	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
28	231														
29	297	237													
30	363	303	243												
31	429	369	309	249											
32	495	435	375	315	255										
33	579	516	453	390	327	267									
34	654	591	528	465	402	342	273								
35	729	666	603	540	477	417	348	270							
36	813	750	687	624	561	498	429	363	294						
37	909	843	777	711	645	582	513	444	375	303					
38	999	933	867	801	735	669	600	531	462	390	312				
39	1092	1026	960	894	828	765	693	621	552	480	402	324			
40	1200	1131	1062	993	924	858	786	714	645	570	492	414	333		
41	1308	1239	1170	1101	1032	966	891	819	747	672	594	516	432	351	
42	1422	1353	1284	1215	1146	1077	1002	927	855	780	699	618	537	453	369
43	1539	1470	1401	1332	1263	1194	1119	1044	969	891	810	729	645	561	474
44	1677	1605	1533	1461	1389	1320	1245	1167	1092	1014	930	849	762	678	588
45	1815	1743	1671	1599	1527	1458	1380	1302	1224	1146	1059	975	888	801	711
46	1962	1890	1818	1746	1674	1602	1521	1443	1365	1284	1197	1113	1023	933	843
47	2133	2058	1983	1908	1833	1758	1680	1599	1518	1437	1350	1260	1170	1080	987
48	2295	2220	2145	2070	1995	1920	1836	1755	1674	1590	1500	1413	1320	1227	1131
49	2484	2406	2328	2250	2172	2094	2013	1929	1845	1761	1668	1578	1485	1392	1293
50	2667	2589	2511	2433	2355	2277	2190	2106	2022	1935	1842	1749	1653	1560	1461
51	2802	2784	2706	2628	2550	2469	2385	2298	2211	2124	2028	1935	1839	1740	1638
52	3078	2997	2916	2835	2754	2673	2586	2496	2409	2319	2223	2127	2028	1929	1827
53	3294	3213	3132	3051	2970	2889	2799	2709	2622	2520	2433	2334	2235	2133	2028

Memorandum.

As Subscribers are required, under the present system of accounts, when drawing their salaries and other allowances, themselves to note on their bills the proper deductions which the treasury officer is to make, the following Table of Rates, and a list of certain allowances besides salary liable to assessment, are given for their information :—

			Bachelors.	Married.	Widowers.
			Per cent.	Per cent.	Per cent.
Civil Fund	Ordinary		2½	2½	2½
	Additional	Wife	.....	2	.....
		Each son ...	.....	½th	½th
		Each daughter	.....	½th	½

Civil Fund.

Deputation allowance ...	Liable to Assessment.
Allowance to Registrars of Assurances	Ditto.
Travelling allowance when of fixed monthly amounts	Ditto.
House rent	Ditto.
Personal allowance ...	Ditto.
Sumptuary allowance ...	Ditto.
Subsistence allowance ...	Ditto.
Furlough allowance ...	Ditto.

Annuitants who retain their contingent interest in the Civil Fund,

NAMES.	Year of service.	Year of retirement.	REMARKS.
Abercrombie, R.	1840	1875	Subscribing.
Adams, G	1828	1857	Ditto.
Agnew, J. V. (¼)	1848	1868	Compounded.
Ainslie, W.	1845	1880	Subscribing.
Allen, C.	1827	1857	Ditto.
Allen, W. J.	1831	1865	Compounded.
Alexander, W. S.	1826	1852	Ditto.
Alexander, R., C.B. ...	1832	1861	Ditto.
Alexander, R.	1845	1873	Subscribing.
Alexander, H. A. R. ...	1848	1873	Ditto.
Annand, A. S.	1831	1859	Ditto.
Anson, E. H. (¼)	1843	1860	Ditto.
Armstrong, H.	1825	1851	Ditto.
Astell, H. G.	1834	1862	Ditto.
Atherton, H.	1832	1860	Ditto.
Balfour, G. G.	1841	1867	Ditto.
Balfour, H. (½)	1848	1869	Compounded.
Batten, J. H.	1829	1866	Subscribing.
Bayley, Sir E. C.	1842	1878	Ditto.
Beaufort, W. M.	1843	1871	Compounded.
Bell, H.	1856	1877	Subscribing
Belli, C. S.	1845	1872	Compounded.
Benson, W. R.	1851	1877	Subscribing.
Benthall, E.	1827	1855	Compounded.
Birch, E. G.	1853	1879	Subscribing.
Blunt, W.	1846	1875	Ditto.
Boulderson, A. (¾)	1855	1877	Ditto.
Bowring, L. B., C.S.I. ...	1844	1870	Compounded.
Bracken, W.	1827	1857	Ditto.
Bramley, W. J.	1842	1872	Subscribing.
Brandreth, J. E. L. ...	1842	1870	Compounded.
Bright, G.	1847	1873	Subscribing.

NAMES.	Year of service.	Year of retirement.	REMARKS.
Brodhurst, W. H. ...	1840	1865	Subscribing.
Bruce, T.	1827	1854	Ditto.
Buckle, W. B.	1840	1871	Ditto.
Buller, F. P.	1828	1858	Compounded.
Campbell, C. H.	1845	1872	Subscribing.
Campbell, Sir G., K.C.S.I., D.C.L.	1842	1874	Ditto.
Campbell, J. S.	1848	1878	Ditto.
Chapman, C. E.	1852	1879	Ditto.
Cockburn, F. J.	1846	1874	Ditto.
Cockerell, F. R.	1850	1879	Compounded.
Cocks, A. H., C.B.... ...	1837	1863	Ditto.
Colvin, B. J.	1828	1859	Ditto.
Colvin, J. C. (¾)	1855	1877	Ditto.
Combe, J. (½)	1843	1868	Ditto.
Court, M. H., C.S.I. ...	1841	1872	Ditto.
Craster, E. C.	1847	1875	Ditto.
Crawford, J. A.	1850	1877	Ditto.
Currie, E.	1824	1859	Subscribing.
Cust, R. N.	1843	1868	Compounded.
Dalrymple, F. A. E. ...	1833	1865	Subscribing.
Dalrymple, J. W.... ...	1842	1873	Ditto.
Dashwood, H. W.... ...	1851	1878	Ditto.
Davidson, C. T.	1828	1863	Ditto.
Davies, Sir R. H., K.C.S.I., C.I.E.	1844	1878	Ditto.
Denison, C. B. (½)... ...	1845	1868	Ditto.
Dodgson, J. C.	1845	1869	Ditto.
Drummond, Hon. E. ...	1833	1868	Ditto.
Drummond, Hon. R. A. J.	1842	1877	Ditto.
Drummond, E.	1853	1878	Ditto.
Drummond, J. S.	1857	1878	Ditto.
Dumergue, J. S.	1831	1862	Ditto.
Dunlop, R. H. W. (½), C.B.	1844	1865	Compounded.

NAMES.	Year of service.	Year of retirement.	REMARKS.
Edgeworth, M. P.... ...	1831	1858	Compounded.
Edwards, W.	1837	1867	Subscribing.
Egerton, P. H.	1843	1872	Ditto.
Elliot, A. J.	1847	1875	Ditto.
Erskine, Hon. J. C. ...	1827	1853	Compounded.
Evans, R. (½)	1867	1877	Subscribing.
Fane, H. P.	1842	1868	Ditto.
Farquharson, R. N. ...	1829	1862	Ditto.
Fergusson, H. D. H. ...	1837	1863	Ditto.
Fletcher, G. C.	1840	1865	Ditto.
Forbes, Hon. R.	1827	1858	Compounded.
Forbes, W. A., C.B. ...	1847	1875	Ditto.
Ford, W., C.S.I.	1842	1869	Subscribing.
Forsyth, Sir T. D., C.B., K.C.S.I.	1848	1877	Ditto.
Fowle, F. C.	1842	1877	Ditto.
Garstin, C.	1825	1855	Ditto.
Gilmore, M. S.	1829	1856	Ditto.
Gough, G.	1822	1854	Compounded.
Graham, G. (½)	1861	1875	Subscribing.
Grant, Sir J. P., K.C.B., G.C.M.G.	1828	1862	Ditto.
Grant, C.	1829	1859	Ditto.
Grey, J. J. (½)	1851	1871	Ditto.
Grey, E.	1853	1879	Ditto.
Grote, A.	1833	1868	Ditto.
Gubbins, F. B.	1836	1862	Ditto.
Halliday, Sir F. J., K.C.B.	1825	1859	Compounded.
Halkett, H. C.	1839	1863	Subscribing.
Hankey, H.	1856	1877	Compounded.
Harris, G. L. T. (½) ...	1856	1877	Subscribing.
Harris, J. W. (½)	1871	1878	Ditto.
Harvey, Sir G. F., K.C.S.I.	1828	1863	Ditto.
Harrison, R. P., C.S.I. ...	1835	1867	Ditto.

NAMES.	Year of service.	Year of retirement.	REMARKS.
Harrison, E. F.	1849	1879	Subscribing.
Hathorn, H. V.	1823	1852	Ditto.
Hay, Lord W. M. ($\frac{1}{4}$) (Marquis of Tweeddale).	1845	1865	Ditto.
Henderson, H. B.	1845	1873	Ditto.
Henderson, W. H. ...	1849	1875	Ditto.
Herschel, Sir W. J., Bart.	1853	1878	Ditto.
Heyland, A. C.	1825	1851	Compounded.
Hobhouse, Sir C. P., Bart.	1844	1871	Subscribing.
Hogg, Sir S. S.	1853	1878	Compounded.
Hope, A.	1845	1875	Subscribing.
Humphrey, P. A. ($\frac{1}{2}$) ...	1858	1874	Ditto.
Inglis, J. F. D., C.S.I. ...	1841	1877	Compounded.
Jackson, W. B.	1822	1853	Subscribing.
Jackson, Sir L. S., C.I.E. ...	1843	1880	Ditto.
Jenkins, R. P.	1847	1873	Ditto.
Jenkinson, E. G.	1856	1879	Ditto.
Johnstone, W.	1852	1873	Ditto.
Kemp, F. B.	1831	1878	Ditto.
Kinloch, C. W.	1829	1854	Ditto.
Lance, G. E.	1844	1874	Ditto.
Lance, C. E.	1848	1875	Ditto.
Lane, T. Bruce	1852	1877	Ditto.
Lang, A.	1826	1852	Compounded.
Lautour, E. F.	1840	1865	Ditto.
Lawrence, G. H.	1852	1877	Subscribing.
Lovien, A.	1850	1875	Ditto.
Lillie, J. E. S.	1840	1867	Ditto.
Lindsay, C. R.	1845	1880	Ditto.
Littledale, A.	1835	1861	Ditto.
Loch, J. A. ($\frac{1}{2}$)	1840	1867	Ditto.
Loch, G.	1834	1873	Ditto.
Lockwood, E. D.	1856	1877	Ditto.

NAMES.	Year of service.	Year of retirement.	REMARKS.
Loughnan, R. J.	1826	1858	Subscribing.
Low, W. M.	1856	1877	Ditto.
Lowis, J. M.	1850	1880	Ditto.
Luke, W.	1827	1856	Compounded.
Lushington, Sir H., Bart.	1821	1852	Ditto.
Lushington, F. A.	1835	1862	Subscribing.
Lushington, E. H. ...	1841	1871	Ditto.
Lushington, H.	1845	1880	Ditto.
Macdonald, A. G. (½) ...	1834	1861	Ditto.
Mackenzie, H. S. (¼) ...	1847	1864	Ditto.
Mackenzie, C. J. ...	1855	1871	Compounded.
Mackintosh, G. G. ...	1831	1860	Ditto.
Malet, O. W.	1831	1864	Ditto.
Mangles H. A.	1854	1877	Subscribing.
Madocks H. R.	1845	1874	Ditto.
Marriott, R. (½)	1843	1864	Compounded.
Marten, T. P.	1826	1851	Ditto.
Martin, G. L.	1834	1861	Ditto.
Martin, S. N.	1848	1873	Subscribing.
McChlery, W. (½) ...	1847	1863	Ditto.
Melville, S. S.	1852	1879	Ditto.
Metcalfe, H. C.	1829	1860	Ditto.
Millar, W. R. (½)	1874	1879	Ditto.
Molony, E. W.	1850	1878	Ditto.
Money, G. P.	1842	1877	Ditto.
Money, A.	1843	1878	Ditto.
Money, W. E.	1829	1867	Ditto.
Money. W. J., C.S.I. ...	1853	1879	Ditto.
Montgomery, Sir R., G.C.S.I., K.C.B.	1829	1865	Compounded.
Montressor, C. F.	1843	1870	Subscribing.
Morland, E. H.	1829	1857	Compounded.
Muir, Sir W., K.C.S.I. ...	1837	1874	Subscribing.
Muspratt, J. R.	1843	1872	Ditto.
Naesmyth, Sir J.	1847	1872	Ditto.

NAMES.	Year of service.	Year of retirement.	REMARKS.
Oldham, W. (¾)	1856	1877	Subscribing.
Ouseley, J. D. (½)	1852	1865	Compounded.
Palmer, S. G.	1821	1854	Ditto.
Palmer, G.	1850	1877	Subscribing.
Palmer, A. V.	1853	1880	Ditto.
Park, G. S. (½)	1858	1879	Ditto.
Pasley, G. B.	1851	1877	Ditto.
Paterson, W. S.	1840	1872	Ditto.
Pearson, E. S.	1842	1872	Compounded.
Phillipps, A. L. M. ...	1846	1873	Subscribing.
Plowden, T. J. C. ...	1828	1860	Ditto.
Power, J.	1843	1878	Compounded.
Prinsep, E. A.	1847	1874	Subscribing.
Probyn, W. G.	1847	1877	Ditto.
Probyn, L. C.	1854	1879	Ditto.
Prowett, N. H. E. (½) ...	1828	1854	Compounded.
Pringle, D.	1825	1852	Ditto.
Quinton, C. B.	1829	1856	Ditto.
Raikes, C., C.S.I.	1831	1860	Ditto.
Raikes, H. C. (½)	1845	1860	Subscribing.
Reade, E. A.	1826	1860	Ditto.
Reade, F. E.	1827	1854	Ditto.
Reid, A.	1825	1853	Ditto.
Richardson, R. J.	1844	1879	Ditto.
Richardson, H. C. ...	1848	1877	Ditto.
Ricketts, Sir H., K.C.S.I. ...	1821	1860	Ditto.
Ricketts, G. H. M. ...	1847	1879	Ditto.
Riddell, H. P. A. B., C.S.I.	1840	1867	Compounded.
Rivett-Carnac, C. F. ...	1845	1875	Subscribing.
Rivaz, J. T.	1819	1851	Compounded.
Robertson, E. S.	1856	1877	Ditto.
Robinson, W. le F. ...	1851	1878	Subscribing.
Rose, H. (½)	1847	1863	Ditto.

NAMES.	Year of service.	Year of retirement.	REMARKS.
Ross, Alexander	1837	1871	Compounded.
Ross, Andrew	1840	1871	Subscribing.
Ross, H. S. J. (½)	1856	1866	Ditto.
Routh, W. de H.	1830	1859	Ditto.
Russell, A. E.	1846	1871	Ditto.
Sandeman, H. D.	1844	1874	Ditto.
Sapte, B.	1843	1871	Ditto.
Saunders, C. B., C.B. ...	1843	1878	Ditto.
Seton-Karr, W. S. ...	1842	1870	Ditto.
Shakespeare, A.	1840	1873	Ditto.
Sherer, J. W., C.S.I. ...	1846	1877	Ditto.
Shore, R. N.	1843	1865	Ditto.
Simson, D.	1846	1871	Compounded.
Simson, H. B.	1853	1877	Subscribing.
Simson, F. B.	1848	1875	Ditto.
Simson, R	1847	1877	Compounded.
Skinner, R. M.	1829	1858	Subscribing.
Skipwith, F.	1828	1857	Ditto.
Snell, R. H.	1831	1865	Ditto.
Staveley, G. A. Pepper ...	1846	1873	Ditto.
Steer, C.	1830	1865	Ditto.
Strachey Sir, J., K.C.S.I. ...	1842	1876	Ditto.
Swinton, A. A.	1842	1867	Compounded.
Swinton, A. (½)	1843	1864	Subscribing.
Taylor, W.	1829	1859	Ditto.
Taylor, P. G. E.	1829	1864	Ditto.
Taylor, R.	1856	1877	Ditto.
Taylor, T.	1824	1852	Ditto.
Temple, Sir R., K.C.S.I. ...	1847	1877	Ditto.
Thomas, E. (½)	1832	1857	Compounded.
Thomson, F.	1846	1874	Subscribing.
Thornhill, M. B.	1840	1872	Ditto.
Thornton, J.	1828	1854	Compounded.

NAMES.	Year of service.	Year of retirement.	REMARKS.
Thornton, E., C.B.	1830	1862	Subscribing.
Thornton, R. (½)	1844	1858	Ditto.
Toogood, O.	1845	1871	Ditto.
Trench, P. C.	1828	1858	Compounded.
Trevor, C. B.	1832	1867	Subscribing.
Trotter, R.	1827	1852	Compounded.
Trotter, T. C.	1836	1865	Subscribing.
Tucker, St. G.	1842	1869	Ditto.
Tucker, F.	1843	1871	Compounded.
Tucker, W. T.	1845	1873	Subscribing.
Turnbull, G. D.	1839	1874	Compounded.
Tyler, W. H.	1824	1854	Subscribing.
Tyler, E. F.	1828	1855	Compounded.
Vansittart, H.	1837	1872	Subscribing.
Ward, J. J.	1833	1861	Compounded.
Ward, J. D.	1854	1879	Subscribing.
Wake, H. C., C.B. (½) ...	1851	1868	Ditto.
Watson, J. (½)	1848	1862	Ditto.
Watson, G. E.	1853	1879	Ditto.
Waterfield, E. (½) ...	1854	1874	Compounded.
Wavell, W. (½)	1858	1877	Subscribing.
Webster, G. K. (½) ...	1864	1877	Ditto.
Wigram, F. S. (½) ...	1850	1872	Compounded.
Wigram, P.	1856	1877	Subscribing.
Wilkins, G. D.	1833	1861	Compounded.
Williams, F., C.S.I. ...	1831	1870	Subscribing.
Wilson, Sir J. C., C.B., K.C.S.I.	1829	1859	Ditto.
Wingfield, Sir C. J., C.B., K.C.S.I.	1843	1866	Compounded.
Wynyard, W.	1837	1864	Ditto.
Young, J. H.	1831	1861	Subscribing.
Yule, Sir G. U., C.B., K.C.S.I.	1832	1868	Ditto.

T. A. G.—Reg. No. 8269J—25—16-12-80.